(2) Allahabad Bank and Allbank Finance Ltd.
(3) Canara Bank and its subsidiaries viz., Canbank Mutual Fund (CB MF) and the Canbank Financial Services Ltd.
(4) SBI Capital Markets Ltd.
(5) Syndicate Bank.
(6) State Bank of Saurashtra.
(7) Bank of India Finance Ltd; and
(8) State Bank of Patiala.

Except in the State Bank of Patiala in which Special Officer has been recently appointed, in all other cases, reports have been submitted by the Special Officers to RBI.

The reports submitted by the Special Officers were examined by RBI and action has been initiated by the banks concerned on the basis of the Special Officers, Report. The reports of the Special Officers have also been forwarded to CBI for investigation where-ever considered necessary for fixing criminal culpability on the part of the individual executives.

Reports of the Special Officers being investigation reports have been forwarded to CBI for appropriate action. The action taken on the reports of the Special Officers is included in the Action Taken Report on the recommendation of the Joint Parliamentary Committee which enquired into the irregularities in securities and banking transactions which is placed in the Parliament.

विदेशी मुद्रा की तस्करी

962. **श्री आस मोहम्मद :**
चौधरी हरमोहन सिंह :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि कुछ व्यक्तियों को विदेशी मुद्रा गैर-कानूनी रूप से देश से बाहर भेजने के आरोप में विदेशी मुद्रा संरक्षण और तस्करी निवारण अधिनियम के अधीन पकड़ा गया था; और

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) और (ख) सूचना एकत्रित की जा रही है और सदन के पटल पर रख दी जाएगी।

बैंकिंग प्रणाली में भ्रष्टाचार

963. **चौधरी हरमोहन सिंह :** क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या केन्द्रीय सतर्कता आयोग को बैंकिंग प्रणाली के कार्यकरण प्रणाली में भ्रष्टाचार के मामलों का पता लगा है ;

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है ; और

(ग) सरकार की उस पर क्या प्रतिक्रिया है ?

वित्त मंत्रालय में राज्य मंत्री (श्री एम० वी० चन्द्रशेखर मूर्ति) : (क) से (ग) केन्द्रीय सतर्कता आयोग ने सूचित किया है कि सामान्यतया वे अलग-अलग मामलों में सलाह देते है। आयोग के सामने ऐसे दृष्टान्त आये है जहां बैंकों के अलग-अलग अधिकारी भ्रष्टाचार में लिप्त पाये गए हैं। जानकारी में आई अनियमितताए मुख्यत: व्यक्तियों/संस्थाओं का अनुचित पक्ष लेने के लिए शक्ति का दुरुपयोग करने; विशेष पार्टियों का पक्ष लेने के लिए प्रत्यायोजित प्राधिकार का अतिक्रमण आदि करने से संबंधित हैं।

बैंकों ने ऋण और अग्रिम मंजूर करने तथा संवितरित करने के लिए पहले ही कई प्रणालियां/नियम/मानदंड और प्रक्रियायें निर्धारित की हैं। जिन्हें ऋण प्रदान करने की शक्तियों से संबंधित विशिष्ट और निश्चित मार्गनिर्देश और

विभिन्न स्तरों पर विवकेसम्मत प्राधिकार निर्धारित करने के अतिरिक्त विभिन्न निदेशों के माध्यम से पूरा किया जाता है। ऋण देने की विवकसम्मत शक्ति का कारगर पर्यवेक्षण और उस पर नियंत्रण रखने की दृष्टि से बैंकों की शाखाओं/उनके कार्यालयों का नियमित और अल्पाधिक निरीक्षण लेखा परीक्षा करने की भी एक प्रणाली है।

I. M. F. Loan

964. SHRI K. R. MALKANI : Will the Minister of FINANCE be pleased to state :

(a) whether it is a fact that we are indebted to the IMF to the tune of $ 3.9 billion; and

(b) whether Government would consider repaying this entire loan in view of its high interest rate and our comfortable foreign exchange position ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASEKARA MURTHY) : (a) As on October, 31, 1994, outstanding IMF debt was to be the extent of SDR 2763.15 million (US $ 4 billion) at the rate of 1 SDR=US $ 1.45.

(b) Government would take a view on repaying the entire loan before the scheduled payment dates depending upon the balance of payments position and foreign exchange reserves. For the present no decision has been taken to pre-pay the entire loan in one instalment.

Catholic Syrian Bank

965. SHRI B. K. HARIPRASAD : Will the Minister of FINANCE be pleased to state :

(a) whether Government are keeping a track of developments in regard to surreptitious take-over bid of Catholic Syrian Bank in Kerala by a Bangkok-based industrialist;

(b) whether Government would devise any mechanism to thwart clandestine cornering of shares by MNCs in Indian companies as a prelude to take-over by insisting that such intentions of buying up shares in bulk be made public well before permission is granted by competent authority ;

(c) whether it is a fact that the present take-over bid on Catholic Syrian Bank would jeopardise the interests of small share holders and its constituents; and

(d) whether Government would reconsider its proposed consent for the take over until it is satisfied of the transparency of the transactions and of the welfare of its small shareholders and constituents ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY) : (a) The Reserve Bank of India (RBI) is keeping a track of developments in regard to take-over bids of Catholic Syrian Bank.

(b) to (d) RBI had issued instructions to the private sector banks in January, 1970 and May, 1991 stipulating that banks should obtain RBI's acknowledgement before effecting transfer of shares when the transfer makes the share holding of the individual/group equivalent to 1% and above of the total paid-up capital of the bank. The instructions were issued basically to alert the Board of Directors of the banks about the manipulation in acquisition of shares to gain controlling interest in a bank and the likely consequential adverse influence in destabilising the working of the bank. On 16th April, 1994, RBI had advised the Catholic Syrian Bank that a reference to RBI will be necessary even when individual allotment/transfer of shares is far lesfs than 1% of the paid up capital o s the bank, if any dubious method ha been adopted to get over the ceilin-